<u>CLAIMS</u>

What is claimed is:

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1. A grommet assembly for securing an accessory to a substrate, the assembly comprising:

a lower grommet having an upper surface and a lower surface, the lower surface of the lower grommet having extending therefrom a retaining structure adapted to secure the lower grommet to the substrate by insertion into, and retention within a bore formed through the substrate, the retaining structure further having a bore formed therein, the bore having an entrance located on the upper surface of the lower grommet; and,

an upper grommet having an upper surface and a lower surface, the lower surface of the upper grommet being adapted to mate with the upper surface of the lower grommet, the upper surface of the upper grommet having a superstructure formed thereto so as to form a slot for receiving an end of an accessory between the upper surface of the upper grommet and the superstructure, the upper grommet having a bore formed therethrough that intersects the slot such that a fastener passed through the bore will pass through the superstructure of the upper grommet, the end of the accessory received in the slot, and into the bore formed in the lower grommet, the fastener acting to simultaneously retain the end of the accessory in the slot of the upper grommet and to secure the upper grommet to the lower grommet.

- 2. The grommet assembly of claim 1 wherein the superstructure of the upper grommet is adapted to receive thereover a cap.
- 3. The grommet assembly of claim 1 wherein the upper and lower grommets comprise registration means for securely registering the upper grommet with the lower grommet such that the bores of the respective grommets are substantially aligned.

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- 4. The grommet assembly of claim 1 wherein the lower grommet further comprises an anti-rotation stem extending downwardly from the lower surface thereof, the anti-rotation stem being constructed and arranged to be received within a bore formed in the substrate.
- 10 5. The grommet assembly of claim 1 wherein the upper retaining structure of the lower grommet comprises a snap fit mechanism that is chosen from a group consisting of flexible tabs, detents, a plurality of frustoconical vanes, and laterally extending wings.
 - 6. The grommet assembly of claim 1 wherein the retaining structure of the lower grommet is constructed and arranged to be retained within the bore formed through the substrate by means of a friction fit between the outer surface of the retaining structure and the inner surface of the bore formed through the substrate.
 - 7. The grommet assembly of claim 2 wherein the cap covers only a portion of the upper grommet.
- 8. The grommet assembly of claim 2 wherein the cap completely encloses the upper grommet.

- 9. The grommet assembly of claim 1 wherein the accessory retained within the slot formed in the upper grommet is chosen from a group consisting of a grab strap, a coat hook, and a hang hook.
- 10. The grommet assembly of claim 1 wherein the upper grommet further comprises a resilient tab that is constructed and arranged to engage the end of the accessory received within the slot of the upper grommet such that the end of the accessory will be retained in a first, stowed position when the resilient tab engages a hole formed through the end of the accessory, and in a second, extended position when the hole in the end of the accessory is out of engagement with the resilient tab.

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10 11. A method of installing an accessory in a substrate of a vehicle, the method comprising the steps of:

inserting an end of an accessory into a slot formed in an upper grommet, such that a bore formed through the end of the accessory is in registration with a bore that passes through the upper grommet so as to intersect the slot of the upper grommet;

registering to a lower surface of the upper grommet an upper surface of a lower grommet, the lower grommet having a bore formed therein in substantial alignment with the bore passing through the upper grommet, the lower grommet having extending downwardly from an undersurface thereof a retaining structure, the retaining structure of the lower grommet being also substantially aligned with the bore passing through the lower grommet such that the bore of the lower grommet passes into at least a portion of the retaining structure;

driving a fastener through the bores formed through the upper grommet, the end of the accessory, and the lower grommet, so as to simultaneously secure the upper grommet to the lower grommet and retain the end of the accessory within the slot in the upper grommet;

addressing the retaining structure of the lower grommet to a bore formed through a substrate of a vehicle; and

inserting the retaining structure of the lower grommet into the bore formed through the substrate, thereby securing the accessory to the substrate of the vehicle.

- 12. The method of installing an accessory of claim 11 comprising the additional step of pre-assembling a cap with the upper grommet prior to inserting the retaining structure of the lower grommet into the bore formed in the substrate of the vehicle.
- 13. The method of installing an accessory of claim 11 wherein the undersurface of the lower grommet further comprises an anti-rotation stem that extends generally away from the undersurface of the lower grommet, the anti-rotation stem being simultaneously inserted into a bore formed through the substrate as the retaining structure of the lower grommet is inserted into its own bore formed through the substrate of the vehicle.

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